

ABSTRACT

A computerized risk management method and system for facilitating analysis and quantification of risk associated with a financial transaction. An automated global risk management system maintains a database relating risk variables including world events government advisories, and other information sources with potential risk for a financial institution. The system generates a risk quotient or other rating based upon a weighted algorithm applied to the criteria, wherein the risk quotient is indicative of risk associated with a financial transaction or account. The quotient can be monitored on a periodic basis, during the course of a transaction, or on demand. Actions commensurate with a risk quotient can be presented to a financial institution to help the institution properly manage risk associated with a particular entity or transaction. A log or other stored history can be created such that utilization of the system can mitigate adverse effects relating to a problematic account.

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